

How We Stopped the Leaks That Kept Us Poor



How Howard Lindsay and His Wife Found an Easy Way to Save One-third of Their Income. A System That Applies to Any Income

By HARRISON OTIS

WHO should walk into the room but Howard Lindsay! Of all men perhaps he was the last I had expected to find as the president of this great new company. They had told me that Mr. Lindsay of the Consolidated, was looking for a fine country home and was interested in buying the Dollard Place in Englewood; so as executor of the Dollard estate I had come to discuss the terms with him.

But Lindsay! Surely some miracle had happened. For it was the very man who had come to me "dead broke" about four years back and had asked me to help him get a new job.

"You are surprised, Mr. Otis, I can see that without your telling me. Let that real estate matter rest for a moment while I tell you how the change happened. It won't take five minutes. It all seems simple as A B C as I look back on it now.

How It All Began

"Our new life began when we discovered *how to save money*. That happened soon after I started in the new job you helped me secure. And it all came about right in my own home. Our sole source of supply was my salary of \$3,000. That first year we didn't save one cent. Besides that, we woke up on New Year's Day to find a big bunch of unpaid bills to be taken care of somehow or other out of future salary checks.

"When I asked myself the reason for all this I found that I did not *know* the reason, and no more did my wife, because we hadn't the faintest idea what our money had been spent for.

"Then we looked around among our friends and learned a great lesson.

"The Weeds, I knew, were getting more than \$5,000 a year. They lived in a modest apartment, did not wear fine clothes, seldom went to the theatre, did little entertaining, yet we knew they barely had enough money to pay current bills.

"In the case of the Wells, I found a very different story and one that set me thinking hard. Their income was \$2,000 a year, yet, to my amazement, they confided to us that they had saved ever since they were married. They didn't have any grand opera in their program—except on their little Victrola—but they did go to the theatre, they wore good clothes, entertained their friends at their home and were about the happiest and most contented couple of all our married friends.

"The difference between these two families was that in one case the expenditures were made without any plan—while in the other the income was regulated on a weekly budget system.

"We sat down that evening and made up a budget of all our expenses for the next fifty-two weeks. We discovered leaks galore. We found a hundred ways where little amounts could be saved.

"In one short month we had a 'strangle hold' on our expenses and knew just where we were going. In one year my wife proudly produced a bank book showing a tidy savings account of \$800.

My New Grip on Business

"In the meantime a change had come over me in business.

"I didn't fully realize this until the president called me in one day and said, 'Lindsay, you have been doing exceptionally well. I have been studying your work

for the last year, and you have saved the company a lot of money. We have decided to give you an interest in the business.'

"So there you are. It is wonderful, isn't it? I often wish I might tell my story to the thousands of young married couples who are having the hardest time of their lives just when they ought to be having the best time."

So now I have the opportunity and you are lucky, if only you will act on the wonderful message this story contains.

HARRISON OTIS.

The Magic Budget Plan

The Ferrin Money Making Account System is built on the experience of Howard Lindsay. This system, which is simplicity itself, comprises:

- The Ferrin Money Making Account Book.
- The Ferrin Kitchen Calendar (for the household).
- The Ferrin Pocket Account Book.
- The Ferrin Investment and Insurance Register.
- The Ferrin Household Inventory and Fire Insurance Record.

Compact information is given on Making a Budget, Keeping Expense Accounts, Making Safe Investments, Making an Inventory of Household Goods.

There is no red tape or complicated bookkeeping in this system—it is so simple that any one can keep it—so convenient that you will not notice the few moments of your time required to make entries. The Pocket Account Book (price when sold separately 50 cents) contains printed slips so that you have only to jot down the amounts of your daily expenditures. The Kitchen Calendar (price 50 cents) keeps track of household expenses. At the end of each week or month these amounts are transferred to the Money Making Account Book, which contains 112 pages, size 8 1/4 x 10 3/4 inches, and is bound in half blue Silk Cloth Back—Cadet Blue Cover, Paper Sides—Turned Edges, semi-flexible, stamped in gold on Front Cover. This book has been prepared by an expert to fit any salary from the smallest to the largest. Incorporated in it is a recapitulation for every month of the year, which shows at a glance the Budget and the amounts paid out during the month for the various classified items of expense. It is the only book to our knowledge which has a Budget column for every month. Special columns are provided for items on which an income tax does not have to be paid, so that these amounts may be deducted at the end of the year.

One Money Saving Feature

A war tax is now levied on almost every kind of article you buy. Few people know that the amounts so paid on many daily purchases may properly be deducted from their income tax report. By keeping track of these war taxes on the pages for daily expenditures, and transferring the weekly or monthly totals to the Money Making Account Book, you will effect a saving on your income tax that will surprise you, and that will pay the small price of the System many times over.

The Ferrin Investment Insurance Register is designed to keep an accurate record of your investments, insurance policies, etc. Contains 32 pages, size 5x8 inches, price separately, 50c. The Ferrin Inventory and Fire Insurance Record will enable you to make and keep a complete inventory of every room in the house; also provides for record of your fire insurance

policy. It is an absolute necessity in case of a fire. It may save you many thousand times the cost, which is 50c when sold separately.

Two Minutes a Day

The Ferrin Money Making Account System takes only a few minutes a day. Any bright grammar school boy or girl can keep the accounts. This method is not a hard task.

Now you need not worry about the money you spend for clothes, food, rent or the theatre. You will spend it because you will know how much you can afford to spend.

The Ferrin Money Making Account System is a most practical gift to any newly married couple. Many people use them for Christmas gifts.

Send No Money

See how magically the Ferrin Money Making Account System works, no matter how much or how little your income. We know what you will think of it when you see it. So we are willing to send you the complete system without your sending us any money in advance. Just mail the coupon, and back will come the system by return mail. If you feel that you can afford not to have it, simply send it back and you will owe nothing.

But when you have seen what big returns the Ferrin System will pay you, you will surely want to keep this wonderful aid to money-making, especially as we are now making a special short-time offer of only \$3 for the complete system.

You will appreciate what a remarkable offer this is when you consider that other expense account books are sold for \$3 and cover a period of only two years. The Ferrin Money Making Account Book covers four years, and therefore has twice the value, \$6. And in addition you get the Ferrin Kitchen Calendar, the Ferrin Pocket Account Book, the Ferrin Investment and Insurance Register, the Ferrin Household Inventory and Fire Insurance Record, each worth 50c, or \$2.00. You have the opportunity, therefore, of securing \$8 value for only \$3.

But we can make this special combination offer only for a limited time. We expect to place this System in one hundred thousand homes this year. We want your home to be one of them. You are, therefore, urged to mail the coupon now—to do so costs nothing and does not obligate you in any way, and it may be a revelation to you of how much more you can get out of your income.

READ!

Letter from Head of Financial Department of Largest Corporation of Its Kind—in the United States.

Independent Corporation. Gentlemen:

I consider your account book a remarkable contribution to the people of this country at this time.

In our company we have 5000 employees and it was a revelation to me in giving them advice in regard to the making out of their income tax returns to find how few had any intelligent idea of their income and their living expenses.

The simplicity of your plan, which by comparison with previous methods of account keeping would seem to be well-nigh automatic, appeals to me strongly.

They say you can't teach an old dog new tricks, but I will say to you that I am going to use the Ferrin Book for my own family expenses and consider it will make money for me right from the start.

(Signed) D. S. BURTON.

FREE EXAMINATION COUPON

Independent Corporation

Dept. F 19912, 15 West 37th Street, New York

Please send me the Ferrin Money Making Account System (the entire five books) for Free Examination. I will send you \$3 in full payment within 5 days after receipt, or return the books.

Name.....
Address.....